

Information to identify the case:

Debtor 1	<u>Kenneth R. LaDrew</u>	Social Security number or ITIN	xxx-xx-3701
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>RuthAnn LaDrew</u>	Social Security number or ITIN	xxx-xx-2552
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-22859-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kenneth R. LaDrew

RuthAnn LaDrew

10/24/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Kenneth R. LaDrew
 RuthAnn LaDrew
 Debtors

Case No. 18-22859-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Oct 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2018.

db/jdb
 14882634 Kenneth R. LaDrew, RuthAnn LaDrew, 122 Crabapple Lane, Ligonier, PA 15658-3602
 Blatt, Hasenmiller, Leisker, Moore LLC, 10 LaSalle Street, Suite 2200,
 Chicago, IL 60603-1069
 14882638 +Citizens Bank, P.O. Box 7092, Bridgeport, CT 06601-7092
 14882642 +Frederic I. Weinberg, Esq., 375 E Elm St Ste 210, Conshohocken, PA 19428-1973
 14882645 +KML Law Group, P.C., Suite 5000, BNY Mellon Independence Ctr., 701 Market Street,
 Philadelphia, PA 19106-1538
 14882647 +LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
 14882649 PennPower, PO Box 3687, Akron, OH 44309-3687
 14882654 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2018 02:41:41 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14882631 EDI: AMEREXPR.COM Oct 25 2018 06:23:00 American Express, P.O. Box 981535,
 El Paso, TX 79998-1535
 14882632 +E-mail/Text: bk@avant.com Oct 25 2018 02:42:21 Avant Credit, Bankruptcy Dept.,
 640 N. LaSalle Drive, Suite 535, Chicago, IL 60654-3731
 14882633 EDI: TSYS2.COM Oct 25 2018 06:23:00 Barclays Bank Card, P.O. Box 8803,
 Wilmington, DE 19899-8803
 14882635 E-mail/Text: bmg.bankruptcy@centurylink.com Oct 25 2018 02:42:01 Century Link,
 P.O. Box 1319, Charlotte, NC 28201-1319
 14882636 EDI: CITICORP.COM Oct 25 2018 06:23:00 Citibank/Citigroup, Bankruptcy Dept.,
 P.O. Box 6241, Sioux Falls, SD 57117-6241
 14882640 +EDI: FSAE.COM Oct 25 2018 06:23:00 First Source Advantage LLC, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 14882641 +EDI: FSAE.COM Oct 25 2018 06:23:00 Firstsource Advantage LLC, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 14882643 E-mail/Text: bankruptcy@huntington.com Oct 25 2018 02:41:49 Huntington National Bank,
 P.O. Box 182519, Columbus, OH 43218-2519
 14882644 EDI: IIC9.COM Oct 25 2018 06:23:00 IC Systems Collections, P.O. Box 64378,
 Saint Paul, MN 55164-0378
 14882646 E-mail/Text: support@ljross.com Oct 25 2018 02:41:11 L.J. Ross Associates Inc.,
 P.O. Box 6099, Jackson, MI 49204-6099
 14882648 E-mail/Text: bankruptcy@psecu.com Oct 25 2018 02:42:23
 PA State Employees Credit Union, P.O. Box 67013, Harrisburg, PA 17106-7013
 14883287 +EDI: PRA.COM Oct 25 2018 06:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14882650 +EDI: RMSC.COM Oct 25 2018 06:23:00 Synchrony Bank/Care Credit, P.O. Box 965036,
 Orlando, FL 32896-5036
 14882651 EDI: RMSC.COM Oct 25 2018 06:23:00 Synchrony Bank/Sams Club, P.O. Box 965005,
 Orlando, FL 32896-5005
 14882652 EDI: TFSR.COM Oct 25 2018 06:23:00 Toyota Financial Services, P.O. Box 5855,
 Carol Stream, IL 60197-5855
 14882653 +EDI: CITICORP.COM Oct 25 2018 06:23:00 Tractor Supply/CBNA, P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 14882639 EDI: USBANKARS.COM Oct 25 2018 06:23:00 Elanco Finl. Svc., P.O. Box 108,
 Saint Louis, MO 63166

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Toyota Motor Credit Corporation
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14882637* +Citibank/Citigroup, Bankruptcy Dept., P.O. Box 6241, Sioux Falls, SD 57117-6241
 TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 26

Date Rcvd: Oct 24, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2018 at the address(es) listed below:

Dai Rosenblum on behalf of Joint Debtor RuthAnn LaDrew Jody@dairosenblumbankruptcy.com,
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum on behalf of Debtor Kenneth R. LaDrew Jody@dairosenblumbankruptcy.com,
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfbis.com
Robert H. Slone, Trustee on behalf of Trustee Robert H. Slone, Trustee robertslone223@gmail.com,
rslone@pulsenet.com;pa07@ecfbis.com

TOTAL: 6